

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark Joseph Kosek
Carol Lyn Kosek
Debtors

Case No. 21-02442-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 30, 2021

User: AutoDocket
Form ID: pdf002

Page 1 of 4
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Joseph Kosek, Carol Lyn Kosek, 18 Casey Ave., Old Forge, PA 18518-1008
5446004	+ American Web Loan, 2128 N. 14th St. #130, Ponca City, OK 74601-1831
5446005	+ Andrew A. Brown, DMD, 632 Davis St., Scranton, PA 18505-4666
5446008	+ Carlucci, Golden, DeSantis Funeral Home,, 318 East Drinker St., Dunmore, PA 18512-2436
5446012	+ Claims Recovery Systems, 6 E. Main St., Carnegie, PA 15106-2497
5446015	+ Commercial Acceptance Co., 2 W. Main St., Shiremanstown, PA 17011-6326
5446017	Commonwealth Health, PO Box 411064, Boston, MA 02241-1064
5446016	Commonwealth Health, P.O.Box 1022, Wixom, MI 48393-1022
5446022	+ David A. Troynacki, DMD, 1524 Sans Souci Parkway, Wilkes-Barre, PA 18706-6028
5446023	+ David T. Oven, DDS, 320 W. Drinker St., Dunmore, PA 18512-1918
5446029	+ First National Community Bank, 102 E. Drinker St., Dunmore, PA 18512-2491
5446030	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
5446031	+ Inbox Loan, P.O. Box 881, Santa Rosa, CA 95402-0881
5446034	+ John A. Fischer OD PC, 247 Main St, Duryea, PA 18642-1030
5446036	+ Keystone Prosthetics & Orth, 334 Main St., Dickson City, PA 18519-1770
5446037	+ Lackawanna County Tax Claim Bureau, Lackawanna County Government Ctr., 123 Wyoming Ave., Suite 267, Scranton, PA 18503-2029
5446038	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5446044	+ Mohegan Sun, Attn: Legal Dept., 1280 Hwy. 315, Wilkes-Barre, PA 18702-7002
5446045	+ Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798
5446047	+ NCC, 245 Main St., Dickson City, PA 18519-1641
5446048	+ NEI ASC, Inc., 200 Mifflin Ave., Scranton, PA 18503-1982
5446046	Nationwide Insurance, Company of America, P.O. Box 13958, Philadelphia, PA 19101-3958
5446050	PAWC, PO Box 578, Alton, IL 62002-0578
5446057	+ PPL Electric Utilities, 2 North 9th Street, Allentown, PA 18101-1179
5446056	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
5446053	+ Pennsylvania Physician Services, LLC, 700 Quincy Ave., Scranton, PA 18510-1724
5446052	Pennsylvania Physician Services, LLC, 5665 New Northside Dr., Atlanta, GA 30328-5831
5446059	Professional Neurological Assoc., 235 Main St., Dickson City, PA 18519-1652
5446060	+ Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
5446062	+ Regional Hospital of Scranton, 746 Jefferson Ave., Scranton, PA 18510-1624
5446066	+ Scranton Cardiovascular Physician Servic, 746 Jefferson Ave., Scranton, PA 18510-1624
5446071	+ Tek Collect, P.O. Box 1269, Columbus, OH 43216-1269

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 30 2021 18:38:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5446003	+ Email/Text: mnapoletano@ars-llc.biz	Dec 30 2021 18:34:00	Ability Recovery Svcs. LLC, P.O. Box 4031,

			Wyoming, PA 18644-0031
5446018	Email/Text: ebnnotifications@creditacceptance.com	Dec 30 2021 18:34:00	Credit Acceptance Corporation, 25505 W 12 Mile Rd., Southfield, MI 48034-0846
5446006	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 30 2021 18:38:26	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5448856	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 30 2021 18:38:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5446471	+ Email/Text: bankruptcy@cavps.com	Dec 30 2021 18:34:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5446010	+ Email/Text: bankruptcy@cavps.com	Dec 30 2021 18:34:00	Cavalry SPV I LLC, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2321
5446011	+ Email/Text: bzern@celticbank.com	Dec 30 2021 18:34:00	Celtic Bank, 268 South State St., Salt Lake City, UT 84111-5314
5446013	+ Email/Text: documentfiling@lciinc.com	Dec 30 2021 18:34:00	Comcast-PA, Attn: Bankruptcy, 1555 Suzy St., Lebanon, PA 17046-8318
5446014	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 30 2021 18:34:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
5446019	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 30 2021 18:34:00	Credit Collection Services, P.O. Box 607, Norwood, MA 02062-0607
5446020	+ Email/Text: clientservices@credit-control.com	Dec 30 2021 18:34:00	Credit Control, LLC, 5757 Phantom Drive, Hazelwood, MO 63042-2429
5446021	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 30 2021 18:38:27	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
5446026	Email/Text: G06041@att.com	Dec 30 2021 18:34:00	Directv, P.O. Box 6550, Greenwood Village, CO 80155
5446024	+ Email/Text: echase@deltamedix.com	Dec 30 2021 18:34:00	Delta Medix, P.C., 300 Lackawanna Ave., Unit 200, Scranton, PA 18503-2001
5446025	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	Dec 30 2021 18:34:00	Dept. of Labor & Industry, Office of Chief Counsel, Tenth Floor Labor & Industry Bldg., 651 Boas St., Harrisburg, PA 17121-0725
5446027	+ Email/PDF: ebn_ais@aisinfo.com	Dec 30 2021 18:38:36	Directv, LLC, by American InfoSource LP as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
5446028	+ Email/Text: bknotice@ercbpo.com	Dec 30 2021 18:34:00	ERC, P.O. Box 57547, Jacksonville, FL 32241-7547
5446030	Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 30 2021 18:38:36	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
5446032	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 30 2021 18:34:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
5446033	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 30 2021 18:34:00	Jefferson Capital Systems, LLC, P.O. Box 7999, St. Cloud, MN 56302
5446039	+ Email/PDF: resurgentbknottifications@resurgent.com	Dec 30 2021 18:38:32	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
5447223	Email/PDF: resurgentbknottifications@resurgent.com	Dec 30 2021 18:38:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5446041	+ Email/Text: MDSBankruptcies@meddatsys.com	Dec 30 2021 18:34:00	Medical Data Systems, 2001 9th Ave., Ste. 312, Vero Beach, FL 32960-6413
5446042	+ Email/Text: MDSBankruptcies@meddatsys.com	Dec 30 2021 18:34:00	Medical Data Systems, Inc., 645 walnut St. Ste 5, Gadsden, AL 35901-4173
5446911	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2021 18:34:00	Midland Credit Management, Inc., PO Box 2037,

			Warren, MI 48090-2037
5446043	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2021 18:34:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
5446135	+ Email/PDF: rmscedi@recoverycorp.com	Dec 30 2021 18:38:27	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5446049	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2021 18:34:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5446054	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2021 18:34:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5446055	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2021 18:38:27	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
5446051	+ Email/Text: csc.bankruptcy@amwater.com	Dec 30 2021 18:34:00	Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
5448571	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2021 18:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5446058	+ Email/Text: pasi_bankruptcy@chs.net	Dec 30 2021 18:34:00	Professional Account Svcs., P.O. Box 188, Brentwood, TN 37024-0188
5446061	+ Email/Text: Supportservices@receivablesperformance.com	Dec 30 2021 18:34:00	Receivables Performance Mgmt, 20816 44th Ave. W, Lynnwood, WA 98036-7744
5446063	Email/PDF: resurgentbknotifications@resurgent.com	Dec 30 2021 18:38:27	Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
5446064	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 30 2021 18:38:27	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5446065	+ Email/Text: admin@rosebudlending.com	Dec 30 2021 18:34:00	Rosebud Lending, LZO, P.o. box 1147, 27565 Research Park Dr., Mission, SD 57555-1147
5446067	Email/PDF: ais.sprint.ebn@aisinfo.com	Dec 30 2021 18:38:31	Sprint, P.O. Box 7993, Overland Park, KS 66207
5446068	+ Email/Text: bankruptcy@sw-credit.com	Dec 30 2021 18:34:00	SW Credit Systems, LP, 4120 International Pkwy., Suite 1100, Carrollton, TX 75007-1958
5446069	Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 18:38:30	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5446070	Email/PDF: gecsed@recoverycorp.com	Dec 30 2021 18:38:25	Synchrony Bank/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5446072	+ Email/Text: bankruptcydepartment@tsico.com	Dec 30 2021 18:34:00	Transworld Systems, 500 Virginia Dr., Suite 514, Ft. Washington, PA 19034-2733
5446074	Email/Text: bkrcy@ugi.com	Dec 30 2021 18:34:00	UGI, P.O. Box 13009, Reading, PA 19612
5446075	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 30 2021 18:34:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
5446076	+ Email/PDF: ebn_ais@aisinfo.com	Dec 30 2021 18:38:32	Verizon by American Infomsource, LP as ag, 4515 Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5446007	*+	Capital One, P.O Box 30285, Salt Lake City, UT 84130-0285
5446009	*+	Carol Lyn Kosek, 18 Casey Ave., Old Forge, PA 18518-1008
5446035	*	John A. Fischer, OD PC, 247 Main St., Duryea, PA 18642-1030
5446040	*+	Mark Joseph Kosek, 18 Casey Ave., Old Forge, PA 18518-1008
5449112	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A.,

District/off: 0314-5
Date Rcvd: Dec 30, 2021

User: AutoDocke
Form ID: pdf002

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Total Noticed: 77

5446073 ##+ PO BOX 94982, CLEVELAND, OH 44101
Trident Asset Management, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 2 Carol Lyn Kosek tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 1 Mark Joseph Kosek tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
MARK JOSEPH KOSEK
a/k/a Mark J, Kosek
a/k/a Mark Kosek

CAROL LYN KOSEK
a/k/a Carol Lynn Kosek
a/k/a Carol L. Kosek
a/k/a Carol Kosek

Debtor(s)

CHAPTER 13

CASE NO. **5-21-**

☒ ORIGINAL PLAN
☐ 3rd AMENDED PLAN (Indicate 1ST, 2ND,
3RD, etc)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether of not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the Plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	* Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in §2.E, which may result in a partial payment or no payment at all to the secured creditor.	* Included	Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in §2.G	<input type="checkbox"/> Included	* Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the Plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$128,400.00 plus other payments and property stated in §1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/2021	11/2026	\$2,140.00	\$0.00	\$2,140.00	\$128,400.00
				Total Payments:	\$128,400.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (X) Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

() Debtor is over median income. Debtor calculates that a minimum of \$0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0.00 (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

 X No assets will be liquidated. *If this line is checked, the rest of §1.B need not be completed or reproduced.*

 Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____.

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

 X None. *If "None" is checked, the rest of §2.A need not be completed or reproduced.*

 Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. If the Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

2. If a mortgagee files a notice pursuant to Fed. R. Bankr.P.3002.1(b), the change in the conduit payment to the Trustee will not require modification of this Plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One.

☐ None. If "None" is checked, the rest of §2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PNC Bank, N.A.	18 Casey Ave., Old Forge, PA 18518	5802

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of §2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under §1322(b)(5) of the Bankruptcy Code.

Name of Creditor	Description of Collateral	Estimated Pre-Petition Arrears to be Cured	Estimated Post-Petition Arrears to be Cured	Estimated Total to be paid in plan
PNC Bank, N.A.	18 Casey Ave., Old Forge, PA 18518	\$85,200.00	\$0.00	\$85,200.00

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D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc.)

_____ None. If “None” is checked, the rest of §2.D need not be completed or reproduced.

 X The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 dates of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Lackawanna County Tax Claim Bur.	18 Casey Ave., Old Forge, PA 18518	\$24,523.18	None	\$24,523.18
PA Dept of Revenue	Personal Property on Schedule B	\$1,233.33	6% \$218.00	\$1,451.33

E. Secured claims for which §506 valuation is applicable. Check one.

None. If "None" is checked, the rest of §2.E need not be completed or reproduced.

 X Claims listed in the subsection are debts secured by property not described in §2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action
PNC Bank, N.A.	18 Casey Ave., Old Forge, PA 18518	Zero	None	Zero	Adversary
Claims Recovery Systems	18 Casey Ave., Old Forge, PA 18518	Zero	None	Zero	Adversary
LVNV Funding	18 Casey Ave., Old Forge, PA 18518	Zero	None	Zero	Adversary

F. Surrender of Collateral. Check one.

 None. If "None" is checked, the rest of §2.F need not be completed or reproduced.

 X The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Jefferson Capital Systems, LLC	2007 Nissan Altima

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

 X None. If “None” is checked, the rest of §2.G need not be completed or reproduced.

 The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to §522(f) (this § should not be used for statutory or consensual liens such as mortgages).

The name of the holder of lien.		
A description of the lien. For a judicial lien, include court and docket number.		
A description of the liened property.		
The value of the liened property		
The sum of senior liens		
The value of any exemption claimed.		
The amount of the lien.		
The amount of lien voided.		

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee’s Fees. Percentage fees payable to the Trustee will be paid at the

rate fixed by the United States Trustee.

2. Attorney's Fees. Complete only one of the following options:

- a. In addition to the retainer of \$1,000.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

_____ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

_____ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit

under 11 U.S.C. §506 (a)(1)(B). Check one of the following two lines.

 X None. If “None” is checked, the rest of § 3.C need not be completed or reproduced.

 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. § 1322 (a)(4)).

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

 X None. If “None” is checked, the rest of § 4.A need not be completed or reproduced.

 To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 X None. If “None” is checked, the rest of § 5 need not be completed or reproduced.

 The following contracts and leases are assumed (and arrears in the allowed claim

to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to an objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Adequate Protection Payments
Level 2: Debtor's Attorney Fees
Level 3: Domestic Support Obligations
Level 4: Secured Claims, Pro Rata
Level 5: Priority Claims, pro rata
Level 6: Specially classified unsecured claims
Level 7: Timely filed general unsecured claims
Level 8: Untimely filed general unsecured claims to which Debtor has not objected

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

The following is a summary of the creditors and amounts to be paid by the Trustee pursuant to this Plan:

Chapter 13 Trustee	\$ 12,840.00(est.)
Tullio DeLuca, Esq.,	\$ 3,500.00
PNC Bank, N.A.	\$ 85,200.00 (arrears)
Lackawanna County TCB	\$ 24,523.18 (allowed secured claim)
PA Dept. of Revenue	\$ 1,451.33 (allowed secured claim)
Unsecured Creditors - prorata basis	\$ 885.49
Total:	\$ 128,400.00

The Chapter 13 Trustee payment shall be made to the following address:

**JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE
P.O. BOX 6808
MEMPHIS, TN 38101-6008**

Dated: November 12, 2021

/s/Mark Joseph Kosek
Debtor

/s/Carol Lyn Kosek
Joint Debtor

/s/Tullio DeLuca
Attorney for Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.